The linguistic servicescape: Speaking their language may not be enough

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ABSTRACT

This paper explores Hispanic immigrants' reactions to linguistic servicescapes in retail banking in Southern California. This fertile area of enquiry combines the sociolinguistic theory of linguistic landscape with research into multilingual service encounters describing what happens in the retail servicescape before the service encounter which sets up expectations for what happens during the service encounter. This new term describes the use of language in and around a service encounter including signage and promotional materials as well as bilingual personnel. In multilingual areas such as Southern California where the use of a minority language is politically charged, effective encoding of symbolic language by the service provider is crucial for the success of a service encounter. The results of this study indicate that management's actual or perceived lack of sensitivity to appropriate linguistic symbols leads to both confusion and an attribution of discrimination towards the targeted ethnic group—even if none were intended. What is written or said in the service encounter is important, but this research illustrates that the context is also significant. The wider symbolic use of language is key in determining the success of service encounters.

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Recently Holmqvist and Grönroos (2012) and Van Vaerenbergh and Holmqvist (2013) published broad appeals for more empirical studies on the use of languages in service encounters, particularly in multilingual areas. They identify two main reasons for this call-to-action. Although English is becoming more of a global lingua franca, the world is still exceedingly multilingual. Secondly, the nature of services means that language, as the medium of communication, can significantly impact how the customer perceives the service provider, and even the whole service encounter. Holmqvist and Grönroos (2012, 430) note:

> Because communication quality in the interaction influences consumer perceptions of overall service quality, the use (or nonuse) of the consumer's native language is also likely to influence the consumer's assessment of the whole service [emphasis added].

It is not only the successful use of the customer's native language by the service provider which is important; service research should assess to what extent language shapes customers' experience. Use, non-use or misuse of the customer's native language by service providers can also influence the expected cultural sensitivity of the provider towards the customer. A lack of cultural sensitivity has been shown in other studies to influence consumer satisfaction and loyalty towards the service provider (Holmqvist, Van Vaerenbergh, & Grönroos, 2014; Sharma, Tam, & Kim, 2009; Van Vaerenbergh & Holmqvist, 2014).

The service setting has been studied under the framework of servicescapes (Ezeh & Harris, 2007; Harris & Ezeh, 2008; Hooper, Coughlan, & Mullen, 2013; Reimer & Kuehn, 2005), but the multilingual dimensions of this concept need more development. We focus on the sociolinguistic concept of the linguistic landscape (Landry & Bourhis, 1997) and discuss this as a dimension of the retail servicescape. Accordingly, this paper examines the impact of the linguistic servicescape, the language used in and around a service encounter including signage and promotional materials as well as bilingual personnel, on ethnic minority customers' responses to the service encounter.

A sociolinguistics-based approach takes into account the rich area of language and semantics research which is presently lacking in systematic detail in service research. This area of enquiry considers language interactions as communication settings of either a symbolic nature to represent accommodation (Van Vaerenbergh & Holmqvist, 2014) or as a method of communicating information efficiently. While all language can embody both symbolic and informational messages, this study differentiates between more informational and more symbolic types of communication. For example, retail signage often contains little information but sends an important signal about the importance of that language – and speakers of that language – to the customer. Bitner (1992) refers to these signs and symbols of the servicescape

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which Rosenbaum and Massiah (2011) apply to ethnic consumers. However, other elements of the linguistic servicescape, like the availability of ethnic language brochures or service in the consumer's ethnic language, can have a more informational orientation. That is, under Bitner's (1992) classification the aspects are more akin to functionality of the servicescape.

The relevance of these two dimensions is that the effects are not independent. The symbolic elements of the linguistic servicescape may be more focused on social aspects of service, while informational elements deal with the functionality of the interactions that take place in a retail setting. Some retail managers mistakenly believe focusing on one or the other aspect of the linguistic servicescape is sufficient. However, this research concludes that all of the elements of the linguistic servicescape—that is, the signage, brochures and personal interactions of service providers which make up the physical environment, procedures, and participants of the services marketing mix need to be strategically planned.

If language use is not well planned, immigrant consumers dominant in an ethnic language (or even international tourists) may become confused during complex service encounters, and may in turn infer unintended meanings—possibly a lack of cultural understanding by the retailer or even discrimination or racism from the enterprise. This research carefully considers how retailers should use language in service encounters, but more importantly examines possible unintended consequences which may lead to poor consumer responses to the service provider. To study the dynamics of the linguistic landscape as part of a wider servicescape, our research focuses on Hispanic immigrant consumers and their interactions with banks in the United States.

1. Theoretical framework

To understand the impact of language on consumer responses, it is necessary to first review how language affects consumer behavior and to what extent language has been included in servicescape research. Later, the research framework of a linguistic servicescape is introduced in order to set the stage for research directions and propositions.

1.1. Hispanics in the United States and banking

With a US population of 53 million in 2012 (Brown, 2014), growing to 100 million by 2050, Hispanic immigrants from Mexico, Central and South America as well as Hispanic American customers are being targeted by retail banks as excellent growth prospects (Shanmuganathan, Stone, & Foss, 2004) with more than half of all US retail banking growth over the next two decades predicted to come from the Hispanic market (Ayers, Kiser, & Sanchez, 2004). Not only do the majority of Hispanic banking customers prefer to speak Spanish, but language barriers are a significant reason why many Hispanic immigrants decide to remain "unbanked" (Robbins & Contreras, 2013). This has prompted major public and private institutions such as the US Federal Reserve Bank, Bank of America and Charles Schwab to provide Spanish-language advertising campaigns as well as services like multi-ethnic branch staff, multilingual signage, specific Hispanic-targeted service products and even dedicated Spanish-oriented branches (Shanmuganathan et al., 2004).

1.2. Language and consumer behavior

Research in the area of consumer behavior provides insights into how factors like language and ethnicity can influence consumer evaluations and choices. Given the large and growing Hispanic population in the United States, research has focused mainly on how this language group responds to different language appeals in advertising.

This is a common problem throughout the consumer behavior and language literature: "Most research about bilingual consumers focus on language use in situations without active consumer involvement, mainly bilingual advertising or text-processing" (Holmqvist et al., 2014: 951). Koslow, Shamdasani, and Touchstone (1994) report that Hispanics, whether immigrants or Hispanic Americans, feel positively towards retailers who use varying amounts of Spanish in advertising. Research by Chattaraman, Rudd, and Lennon (2009) and Chattaraman, Lennon, and Rudd (2010) on Hispanic consumers in the United States show that these consumers make higher aesthetic judgments and evaluate products more highly if the product has both language and cultural background cues. Dolinsky and Feinberg (1986) show in a study involving Hispanic- and non-Hispanic Americans that both groups become stressed and suffer overload when provided information in a non-native language. Information overload also occurs sooner in the Hispanics than in non-Hispanic Americans. Donthu and Cherian (1994) show that Spanish language usage by a retailer leads to ethnic identification with the retailer which influences shopping behavior of Hispanics based on the strength of their identification with that ethnic group. Research by Rosenbaum and Montoya (2006) suggests that ethnic consumers are more likely to be loyal to stores based on appropriate verbal and non-verbal cues including interacting with store employees of their same ethnic background (Rosenbaum & Walsh, 2011).

Brumbaugh and Rosa (2009) explain that subcultural groups may feel discriminated against in retail settings which may pass on to higher level behavioral effects. Language choice does appear to alter consumers' schemata or reference frames (e.g. Yorkston & de Mello, 2005), and for Hispanics this can be even more critical (Luna, Ringberg, & Peracchio, 2008). Holmqvist et al. (2014) report that multilingual consumers' willingness to communicate in a second language in Finland and Belgium varies for reasons such as the importance of the service encounter outcome, political considerations and second language proficiency. In general, there is a surprising gap in the research on language use in services which needs to be rectified (Holmqvist et al., 2014: 951).

1.3. Servicescapes and language

Servicescapes, or the physical environment where the service transaction takes place have been recognized as an important means by which marketing and organizational goals can be achieved for both employees and customers (Bitner, 1992) and are seen as an important predictor of service quality and behavioral intentions (Hooper et al., 2013; Reimer & Kuehn, 2005). Servicescapes are also an important means by which social interactions take place between customers (Aubert-Gamet & Cova, 1999). There is considerable agreement that cues in the servicescape are particularly important for some consumer groups such as those with disabilities (Baker, Holland, & Kaufman-Scarborough, 2007) and gay consumers (Rosenbaum, 2005). These cues make them feel welcomed or accepted by the service provider; the converse is also true that they may feel discriminated against. There is also research which shows servicescapes can help brand or create a feeling of "place-identity" where consumers may feel welcomed and that they belong (Hall, 2008).

What is clear from this research is that the nature of the servicescape can affect both cognitive and emotional outcomes for consumers (Wakefield, 1994) and that the perception of the servicescape means consumers make judgments about the providers' quality of service which subsequently forms a basis of expectations before any interaction with the provider takes place (Verhoeven, Van Rompay, & Pruyn, 2009; Vilnai-Yavetz & Gilboa, 2010; Vilnai-Yavetz & Rafaeli, 2006). The motivation for the current research is the paucity of existing studies investigating the linguistic servicescape: how language signage, the availability of other-language promotional materials, ethnicity of staff, language spoken by staff and other customers all combine to form an important aspect of a servicescape (Dailey, Giles, & Jansma, 2005; Holmqvist, 2011; Touchstone, Homer, & Koslow, 1999).

1.4. Linguistic landscapes

The relatively new theory of linguistic landscape (Landry & Bourhis, 1997) refers to the marking of boundaries of linguistic territories through public signage and other cultural symbols. The power dynamics and status of linguistic communities within those boundaries is indicated by the varying amounts of languages used.

Some authors define the linguistic landscape narrowly focusing only on the signs displayed on internal walls (Hanauer, 1992), but more typically scholars focus on the text of visible signage and place names within multilingual communities (Gorter, 2006). Examples include research into geographical areas as diverse as South African townships (Stroud & Sibonile, 2009), Washington, DC's Chinatown (Leeman & Modan, 2009) and Wales, UK (Coupland, 2012). Yet others use more expansive definitions. For example, Tafoya (2002), includes the variety of languages spoken in the California public school system in this concept. Dailey et al. (2005) discuss how the linguistic landscape affected US Hispanics rather than US Anglos. For Hispanics living in a strongly Spanish linguistic landscape, Anglo-accented speakers are rated lower than Spanish-accented speakers on attributes like competency, dynamism, social distance, respect and other factors. Hispanics from less Spanish-oriented linguistic landscapes rate Anglo-accented speakers more positively than Spanish-accented speakers on the same dimensions. Overall, consumers may infer a great deal from linguistic landscapes which can influence how they interact with service providers because these landscapes are perceived as designating the languages that can be used in the service establishment.

1.5. The linguistic landscape in services

Service providers such as retailers often manipulate the linguistic landscape of their stores, sometimes knowingly and sometimes unknowingly. Schau, Dellande, and Gilly (2007) provide examples of scripted interactions where bilingual consumers and service employees code switch from one language to another. In their study, the performance of language code switching is generally positive because this is a change in the informational function of the linguistic landscape. However, their research also highlights unsuccessful dialect code switches. These situations take longer, go off task and often lead to poorer service outcomes. These interactions fit more closely to the symbolic function of the linguistic landscape. Although both functions of linguistic landscape are critical, the distinction between them is important because of the way most businesses deal with minority language speakers.

1.5.1. Informational language use

In this paper, informational language use is defined as language which is provided solely to avoid informational confusion; in the case of retail banking, this would mean hiring Spanish-speaking tellers or account representatives. These organizations work towards customers leaving their premises with a correct understanding of the content most critical to the consumer. Much of the signage in a retail outlet may be in English with all customers approached in English, but staff will code switch to an ethnic language, or provide ethnic language documentation, on an as-needed basis only. By focusing only on the core content to be articulated, organizations ignore the symbolic or representational issues which may lead to social psychological effects. Most signage, brochures, and greetings may still be carried out in a language not understood by many customers who do not know with certainty what information they contain.

1.5.2. Symbolic language use

In this paper, symbolic language is defined as language used in signage or basic promotional materials in the servicescape. This may mean displaying a "Welcome" sign in multiple languages as a symbolic gesture of accommodation by the communicator. Though this strategy seeks to use a different route to attitude formation, it nonetheless may leave ethnic language speakers at least somewhat confused. It might allow ethnic language speakers to understand the content of brochures, greetings and signage, but it still does not deal with the central focus of many customer service interactions, the real-time negotiation of meaning. While symbolic usage of an ethnic language may reduce confusion to some extent, it would seem to be less critical than informational usage.

1.6. Hypotheses

The impact of both informational and symbolic language use in the linguistic servicescape can have effects on customer comprehension and confusion that can subsequently lead to a cascading series of representational level inferences (Hunt & Agnoli, 1991) that spiral downward to a loss (or upward to a gain) of business for the bank. This chain of events is illustrated in Fig. 1. There are strategies and tactics banks can employ to avoid or mitigate the negative part of this domino effect; the following hypotheses are developed around the key steps in the chain.

1.6.1. Confusion

Using a language that ethnic consumers do not understand leads to confusion. The more ethnic-language-oriented the consumer, the stronger are the effects. Although informational use of an ethnic language reduces confusion the most, if symbolic use of an ethnic language is still lacking, confusion, albeit milder, will still occur.

1.6.2. Perceived discrimination

The linguistic servicescape could also influence representational level attitudes like perceived racial discrimination. If an ethnic-language-dominant immigrant becomes confused by something said to her in English in a banking transaction, she could either blame herself for not knowing English or the English-speaking teller for not accommodating to her. With a discrimination schema as background to intercultural language use in interactions between US-born Anglos and Hispanic immigrants, ambiguous interactions can be interpreted through a self-serving bias (Fiske & Russell, 2010). Hewstone, Wagner, and Machleit (1989) report that group-serving biases tend to be stronger for some ethnic groups especially US Hispanics. Those facing discrimination may be more likely to make group-serving biases. For ethnic-language-dominant immigrants confused over English information, they may make group-serving attributions about racially-charged language miscommunications.

Self- and group-serving biases may result in motivated reasoning which is a type of mental processing in which one is defensively motivated to believe or not believe certain facts, inferences or conclusions (Kunda, 1990; Yzerbyt, 2010). This contrasts with accuracy motivation where people are objectively trying to understand information. People motivated to not believe do so by calling up beliefs and inferential rules that could be used to question the information. Individuals performing motivated reasoning effectively search for a reason to reject certain information or accept other conclusions. Thus, ethnic immigrant consumers confused in a bank may activate self- and group-serving biases in which they are motivated to attribute racial discrimination and cultural insensitivity to the bank.

Whether or not ethnic consumers can use self-serving biases to arrive at motivated reasoning to infer discrimination by a bank depends considerably on the character of the linguistic servicescape. As Landry and Bourhis (1997) note, the linguistic landscape implies who has power and status with such a servicescape speaking volumes about the role of ethnic consumers in American society. Thus, the English dominance of the linguistic servicescape interacts with confusion to lead to inferences of discrimination. When the linguistic servicescape is strongly representative of an ethnic language, the effect of confusion on perceived discrimination may be modest, but when the linguistic
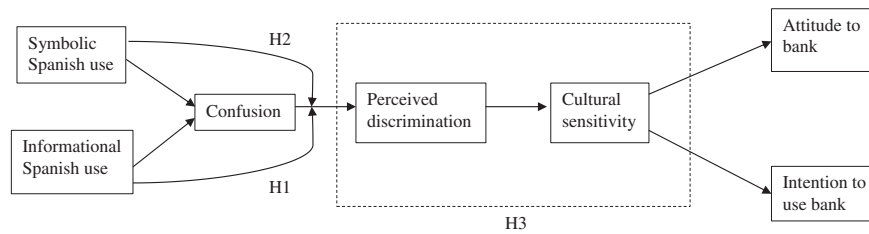
Fig. 1. Chain of effects.

servicescape is strongly English, only then does confusion have a strong effect on perceived discrimination.

H1. Confusion among Hispanic immigrants leads to increases in perceived discrimination when the linguistic servicescape is informationally focused on an ethnic language. Confusion has a stronger influence when the linguistic servicescape is informationally English.

H2. Confusion among Hispanic immigrants leads to increases in perceived discrimination when the linguistic servicescape is symbolically focused on an ethnic language. Confusion has a stronger influence when the linguistic servicescape is symbolically English.

1.6.3. Cultural sensitivity

Another representational level considered is the perception that a bank is culturally sensitive to Hispanics. Whereas discrimination is framed negatively, cultural sensitivity is framed positively. Such processes have been studied under the framework of Communication Accommodation Theory (Gallois & Olgay, 2005) which is an elaboration of Speech Accommodation Theory (Giles, Taylor, & Bourhis, 1973). This theory posits that, in a multilingual context when someone from a given language group speaks to someone else from a different language group in the latter's own language, the receiver tends to accommodate by replying in the former speaker's language. That is, multicultural speakers accommodate to each other and come to some convergence in language choice.

The accommodation approach has been applied in advertising such that when mass market advertisers try to target an Hispanic audience in at least some Spanish, this leads to perceptions that the advertising is accommodating to Hispanics with the advertiser viewed as more culturally sensitive and liked more (Koslow et al., 1994). In Van Vaerenbergh and Holmqvist's (2014) study on linguistic divergence and word-of-mouth intentions, they find that accommodation by service providers also leads to more positive attributions towards the organization by consumers. Either the informational or symbolic use of an ethnic language in the linguistic servicescape should show positive effects on perceptions of the retailer being culturally sensitive to ethnic consumers.

There may be other factors influencing perceptions of cultural sensitivity. The most straightforward of these will be perceptions of racial discrimination by the retailer. However, because perceived discrimination is also a function of the ethnic language usage (or lack thereof) in the linguistic servicescape, the total effect of the linguistic servicescape on perceived cultural sensitivity will be even larger.

The net result of these effects should be a positive response to the bank in the form of attitude and purchase intent. In line with linguistic landscape theory, it is not confusion per se that is the issue but rather the higher level inferences people make. Confusion's effect on purchase should be fully mediated by attributions of discrimination and sensitivity.

H3. The effect of confusion on attitude to bank and intention to use the bank is fully mediated by attributions of discrimination and cultural sensitivity.

To provide more understanding of the size of language-related effects, it is valuable to introduce another known predictor of behavior, and to then use this factor as a "marker" for comparison purposes. The literature refers to this as a "pragmatic" trial, which seeks to understand the generalizability of possible treatments (Thorpe et al., 2009). One might find that an effect is statistically significant, but it is another issue as to whether this factor is important relative to other drivers of decisions. Pragmatic trials usually need many more observations to show the relative magnitude of effects, but this is off-set by their increased value to managers who must make decisions about whether to open potentially expensive new branches or focus on less expensive options like enhancing linguistic servicescapes.

One of the most important factors affecting retail choice decisions, especially for banks, is the convenience of their location (Howcroft, 1991; Paich, 1992). All customers are expected to prefer more convenient locations. If attitudinal factors like perceptions of cultural sensitivity influence preference and purchase intention in a critical way, the size of the influence should be observable relative to known factors such as convenience. If language use parameters are larger than convenience ones, this suggests that consumers may be so keen on language services that they would bypass convenient English-only branches for less convenient ones that provide services in their ethnic language.

2. Methods

2.1. Experimental design

The research employs a between-subjects full factorial $2 \times 2 \times 2$ design. A hypothetical bank's linguistic servicescape is described to subjects who are then asked a series of survey questions. The manipulation systematically varies levels of the hypothetical bank's linguistic servicescape in line with what earlier pre-tests had shown were commonly found in the retail banking environment in Southern California. The levels are the amount of Spanish used in the linguistic servicescape in an informational way (high versus low), the amount of Spanish used in a symbolic way (high versus low), and the convenience of the bank (more versus less). More detail about the execution of the design is provided in the section below describing the final stimulus material construction.

2.2. Sample and procedures

The experiment was conducted in Van Nuys, a lower middle-class Los Angeles suburb where Hispanics made up 53.4% of the population according to the 2010 Population and Housing Census (United States Census Bureau, 2010). Spanish/English bilinguals comprise 26% of Van Nuys residents, while Spanish monolinguals are 24%. The sample was 55% male. Ages ranged from less than 20 to over 60 with a median of 33. Education level was low with 22% completing five years or less of schooling, while another 42% had completed between five and ten years of schooling. Only 11% had any education beyond high school. Annual incomes were low with 40% below $10,000 and 49% between $11,000 and $20,000.

Table 1
Study Design.

	Low symbolism	High symbolism
A. High convenience treatments		
Illustration 1: the bank is described as being conveniently located and open more hours.		
Low information	Illustration 2: Signs are in English only Illustration 3: Brochures only in English Illustration 4: Customer asks technical question in Spanish and the teller replies in English that she only speaks English.	Illustration 2: Signs are both English and Spanish Illustration 3: Brochures for checking and savings accounts are in Spanish, but many more are in English only. Illustration 4: Customer asks technical question in Spanish and the teller replies in Spanish that her Spanish is limited.
High information	Illustration 2: Signs are in English only Illustration 3: A broad range of brochures are available in both English and Spanish. Illustration 4: Customer asks technical question in Spanish and is answered correctly in English.	Illustration 2: Signs are both English and Spanish Illustration 3: A broad range of brochures are available in both English and Spanish. Illustration 4: Customer asks technical question in Spanish and is answered correctly in Spanish.
B. Low convenience treatments		
Illustration 1: the bank is described as being farther away and open fewer hours.		
Low information	Illustration 2: Signs are in English only Illustration 3: Brochures only in English Illustration 4: Customer asks technical question in Spanish and the teller replies in English that she only speaks English.	Illustration 2: Signs are both English and Spanish Illustration 3: Brochures for checking and savings accounts are in Spanish, but many more are in English only. Illustration 4: Customer asks technical question in Spanish and the teller replies in Spanish that her Spanish is limited.
High information	Illustration 2: Signs are in English only Illustration 3: A broad range of brochures are available in both English and Spanish. Illustration 4: Customer asks technical question in Spanish and is answered correctly in English.	Illustration 2: Signs are both English and Spanish Illustration 3: A broad range of brochures are available in both English and Spanish. Illustration 4: Customer asks technical question in Spanish and is answered correctly in Spanish.

All subjects were approached and asked to participate in Spanish; non-Spanish speakers and non-immigrants were eliminated from the sample at the data collection stage. The final survey administration used door-to-door personal interview canvassing by unpaid volunteers with data collected orally to limit the response and validity effects that low literacy levels among Hispanic immigrants might impose. A core group of three Spanish-English bilingual, Mexican American survey administrators was used for all fieldwork. Six additional Spanish-English bilingual, Mexican Americans were used for the final data collection which netted 360 respondents.

Three additional pretests focused on refining the items used in the survey instrument. The first and third pretests used convenience sampling at outdoor recreation areas frequented by Hispanic immigrants; the 62 subjects were not paid for their participation. The second pretest was conducted with 96 Catholic church members, a donation being made to the parish for each participant.

A final pretest modified the presentation of the hypothetical bank which had originally been described by short oral descriptions. Administrators indicated, however, that some subjects asked to which bank the questionnaire description referred. Although survey

Table 2
PLS-SEM outer loadings.

Variable description	Attitude towards the bank	Intention to use bank	Cultural sensitivity	Discrimination	Con-fusion	Spanish language dominance
Do you like this bank?	.952					
On a scale of 1–10, 1 being very bad and 10 being very good, how would you rate this bank?	.949					
Would you do business with this bank?		.931				
Would you use this bank?		.940				
Would you go to this bank?		.953				
Do you believe that this bank understands the needs of Latinos?			.948			
Does this bank value Latinos as customers?			.962			
In your opinion, is this bank accepting of Latinos?			.945			
Do you believe that this bank is prejudiced against Latinos?				.912		
Is this bank racist?				.938		
In your opinion, is this bank discriminating against Latinos?				.954		
Are you concerned that you won't understand the teller?					.926	
Are you concerned that the teller won't understand you?					.907	
Is this bank for English speakers only?					.892	
What language do you use most at home with your spouse or your siblings?						.054
What language do you use most at home with your children or nieces and nephews?						.391
What language do you use most at work with your fellow workers?						.813
What language do you use most at work with your supervisors?						.860
Cronbach's alpha	.904	.935	.948	.928	.894	.658

Table 3
Cell means for confusion, perceived discrimination, cultural sensitivity, attitude towards the bank and intention to use the bank, significant manipulated independent variables only.

			Confusion	Perceived discrimination	Cultural sensitivity	Attitude towards the bank	Intention to use bank
Low informational	Low symbolic	Low convenience	12.5	12.4	5.9	4.2	4.8
		High convenience		11.7	6.3	4.1	4.9
	High symbolic	Low convenience	10.7	10.0	7.9	5.5	5.1
		High convenience		8.7	10.3	7.7	7.8
High informational	Low symbolic	Low convenience	7.2	7.8	10.3	6.9	6.6
		High convenience		6.0	13.4	9.7	10.0
	High symbolic	Low convenience	4.9	3.8	17.9	12.5	11.6
		High convenience		3.7	18.3	13.4	13.8

administrators informed subjects that the bank was hipotetico (hypothetical), there were concerns that some subjects were basing their answers on personal experience rather than the hypothetical situation presented to them. Luria (1976) noted that those with lower levels of literacy have difficulty conceptualizing a hypothetical situation. To make the hypothetical bank's linguistic servicescape more concrete, the manipulation was changed from a verbal description to a series of illustrations. When these were used, survey administrators reported better attention, interest and cooperation by subjects.

2.3. Final stimulus material construction

The eight experimental conditions were presented in an illustrated format with different pictures representing different levels in the treatments, i.e. variations in the bank's linguistic servicescapes. In a series of four illustrations, subjects follow a male bank customer as he walks through a transaction (see Appendix A).

Illustration 1: In the first picture, the customer is shown outside a more- or less-convenient bank branch. In the less convenient condition, the bank is described as being further away and open for fewer hours than typical banks in Southern California. In the more convenient condition, the bank is closer and open longer hours. A single-item manipulation check was used asking if the bank was "convenient and had good hours." The response scale was five points ranging from 5, "yes, very much" to 1 "no, not at all," with the check proving significant (F = 383.38, $p < 0.0001$).

Illustration 2: In this illustration, the customer is seen approaching a stand of brochures which is important because Hispanics often use them as an information supplement. In the "low symbolism, low information" condition, the customer sees only English language brochures. However, for the "high symbolism, low information" condition, brochures in Spanish for checking and savings accounts are displayed, but many other brochures are available in English only. For the "high symbolism, high information" condition, the number of brochures available in Spanish and English are equal with material in both languages relating to a wide range of financial products. For the "low symbolism, high information" condition, a wide range of Spanish language brochures is available but not on display. A sign indicates that one should enquire about them.

Illustration 3: In the next illustration, the customer is shown entering the queue to be served by a teller. Signage is always provided in English, but in the "high symbolism" condition, the signs are also in Spanish.

Illustration 4: In the next scene, the customer approaches the service counter. In the "high information" condition, the customer is asked in Spanish about technical details of the request, but in the "low information"

condition, the customer is told that the teller's Spanish is limited or that the teller only speaks English.

Table 1 details how the conditions were operationalized in each treatment by providing a thumbnail description of the text that accompanied each illustration. Two additional manipulation checks were used. Both were five point scales similar to the one used for convenience and both were in the correct direction. One check addressed whether language supported the ability of bank personnel to manage the transaction well (F = 254.54, $p < 0.0001$). Another check focused on whether the bank fulfilled their special symbolic responsibility to Latino patrons (F = 38.58, $p < 0.0001$).

2.4. Measures

The constructs identified and investigated in this research include confusion, perceived discrimination, perceived banker sensitivity to Hispanics, affect/attitude towards the bank and intention to use the bank. Moderating variables include Spanish language dominance and the strength of Hispanic identity (Deshpande, Hoyer, & Donthu, 1986; Hirschman, 1981; Stayman & Deshpande, 1989). All items were initially written in English, translated into Spanish, and then back-translated into English by a different set of translators. Any discrepancies in translations were resolved immediately which is in line with Marin and Marin (1991) recommendations. The full text of the English items is listed in Table 2.

2.4.1. Confusion
This construct was measured using three items that focused on the subject's concerns about being understood. The first item queried whether the subject felt that s/he would not understand the teller, while the second queried whether the teller would not understand him or her. Higher scores indicate that the teller might not understand him or her, and vice versa. The third item measures subject's feelings on whether the bank was for English speakers only with higher scores indicating that the bank was for English speakers only.

2.4.2. Discrimination
Three items were developed and focused on subjects' perceptions of the prejudice, racism and discrimination by the bank towards Hispanics. Higher scores indicate more prejudice, racism and discrimination by the bank.

2.4.3. Cultural sensitivity
This construct comprised three items developed by Koslow et al. (1994). These three items measure subjects' perceptions about whether the bank understands, values and accepts Hispanic customers with higher scores indicating that the subjects perceive the bank to understand, value and accept Hispanics.

2.4.4. Attitude towards the bank
This measure sought to be a global attitudinal measure of response to the bank, which covered both cognitive and affective measures.

Table 4
Partial least squares results.

	Confusion			Perceived discrimination			Cultural sensitivity			Attitude towards the bank			Intention to use bank		
	Path coefficient	t-Value	Total effects	Path coefficient	t-Value	Total effects	Path coefficient	t-Value	Total effects	Path coefficient	t-Value	Total effects	Path coefficient	t-Value	Total effects
Informational Spanish use	1.09	3.0	1.09	.11	.9	.94	.05	2.1	−.68	.03	.94	−.57	−.12	.31	−.58
Symbolic Spanish use	−.23	5.9	−.23	−.20	5.6	−.38	.05	1.2	.30	.05	2.19	.30	−.02	.73	.22
Spanish language dominance	.21	2.0	.21			.16			−.13			−.11			−.11
Hispanic identity	.17	3.1	.17			.13			−.11			−.09			−.09
Informational Spanish*Spanish language dominance	−1.26	3.5	−1.26			−.96			.34			.65			.63
Informational Spanish* Hispanic identity	−.55	3.5	−.55			−.41			.77			.28			.27
Convenience				−.07	2.1	−.07			.04	.07	4.80	.11	.14	8.55	.17
Confusion				.77	9.6	.77	−.21	3.8	−.61			−.52			−.50
Informational Spanish use*Confusion				−.31	3.3	−.31			.16			.			.15
Perceived Discrimination							−.53	8.2	−.53	−.25	6.26	−.52	−.18	3.99	−.49
Symbolic language use*Informational language use							.22	5.0	.22	.08	3.22	.12	.13	3.85	.13
Cultural Sensitivity										.54	12.78	.54	.60	11.57	.60
R²	.58			.76			.83			.78			.74		

Two items were used to cover these aspects. In terms of cognitive judgments, respondents were asked to evaluate the banks on a scale of 1 to 10 with 1 being "very bad" and 10 being "very good. Whilst in terms of affect, they were asked whether they liked the bank, with higher scores indicating positive feelings towards the bank.

2.4.5. Intention to use the bank

A three item measure was used to assess future expected behavior towards the bank. This consisted of measures of whether the respondent wished to conduct business with the bank, whether she/he would use the bank's services and the likelihood of using the bank's services in the future. Higher scores indicate positive behavior towards the bank.

2.4.6. Spanish language dominance

A four-item scale was used in which subjects indicated their typical language of communication in four settings. These were the language used to a) speak to a spouse, b) to children, c) at work and d) with a supervisor. Those indicating Spanish as the main language were coded "2" while those stating they used English were coded "1". A mixture of English and Spanish was coded "1.5".

2.4.7. Hispanic identification

This measure was the single item suggested by Deshpande et al. (1986) with higher scores indicating stronger Hispanic identification.

3. Results

3.1. Overview of analysis strategy

Detailed consideration was given to incorporating a causal chain in the experiment and how to show this through appropriate analysis. Spencer, Zanna, and Fong (2005) review the various strategies researchers use and suggest that when it is not easy to manipulate the process, but easy to measure the process, then a "measurement-of-mediation design" is appropriate. If so, then researchers should go beyond ANOVA-style analysis of the manipulated variables to also incorporate mediating effects. Although manipulating language and creating confusion is easy, the process by which consumers infer discrimination and sensitivity is implicit, and thus much harder to manipulate. Hence, we focus on using the manipulated variables plus consider mediation effects in the analysis.

Traditionally, analyses focusing on mediation use Sobel-type tests, but the theory suggested a number of mediated interactions that became cumbersome in that style of mediation analysis. The model was fit in Partial Least Squares-Structural Equation Modeling (PLS-SEM) rather than Covariance Based-Structural Equation Modeling (CB-SEM) primarily because of the use of continuous interaction terms. Hair et al. (2010) note how model complexities like this are typical in choosing between the two models. Significance levels were estimated using 5000 bootstraps. The model converged in four iterations.

3.2. Measurement

The outer model parameters are listed in Table 2. All items loaded on the expected scales at levels of significance well above a t-value of 2.0 except for the loadings for Spanish language dominance. The item relating to one's spouse failed to load significantly, and another, relating to children, had a low loading but t-value of 1.76. The problem was that almost all respondents spoke to their spouses and children in Spanish making for a highly skewed variable that would be hard for any statistical package to estimate. When the analysis was redone in principle components analysis using SAS, all four items loaded together with the lowest loading 0.655. Because conceptually all the items should load together in a reflective manner, we accepted the measure despite
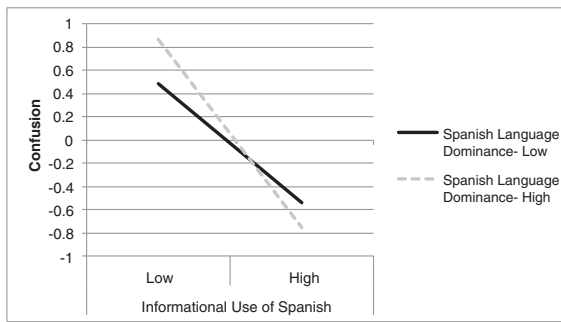
Fig. 2. The effect of informational Spanish use and Spanish language dominance on confusion.

Fig. 4. The effect of informational Spanish usage on perceived discrimination given low and high levels of confusion.

its weaknesses. Although we explored changing the scale to formative in this analysis, such a decision did not change the pattern of results. As a check for possible pooling bias across treatments, we followed Voss and Parasuraman's (2003) advice to repeat the factor models using residuals adjusted for treatment effects. The pattern of loadings was identical.

3.3. Models

As an initial exploration of the data, it was fit using ANOVA with only the manipulated variables and significant interactions. The cell means for the four dependent variables are listed in Table 3. There were two significant predictors of how confused respondents were, and these were level of information and symbolic use of Spanish (both $p < 0.0001$). For the level of discrimination subjects perceived, all three manipulated variables proved significant (convenience, $p < 0.002$; others $p < 0.0001$). For both perceived sensitivity and banking response, all three manipulated variables were significant at $p < 0.0001$, including the interaction between informational and symbolic use of Spanish.

Next, the PLS-SEM model was fit and the parameters predicting confusion, discrimination, cultural sensitivity and banking response are listed in Table 4. The R^2s for the models are in the bottom of Table 4, indicating a good fit. Models were selected in a step-wise manner by first including all one-way effects, then all two-way interactions between the variables. In successive models, non-significant interactions and variables were deleted in a backwards regression manner until only the statistically significant variables remained.

As expected, language use influences confusion. The interaction between informational Spanish use and the subjects' Spanish language use, as well as the interaction between informational Spanish use and Hispanic identity, are both significant. To understand the detail of the interactions, we followed Aiken and West's (1991) recommendations for interpreting interactions with a continuous measure. We plot the low level of Spanish language dominance as one standard deviation
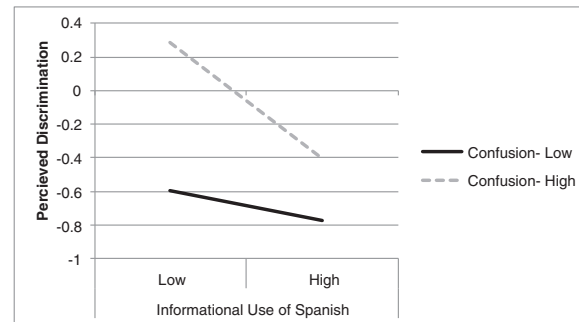
below the mean of Spanish language dominance. The high level is one standard deviation above. The same pattern is followed for Hispanic identity. These are shown in Figs. 2 and 3. Both show the pattern of stronger effects of informational language use on confusion when consumers are Spanish language dominant and Hispanic identifiers. The effect of symbolic language use is less than a quarter the size of the influence of informational language use.

H1 and H2 suggest influences on perceived discrimination, but only H1 was supported. H1 proposed that confusion would interact with the informational use variable, and its mean plot is presented in Fig. 4. In the plot, perceived discrimination is higher when confusion is higher, and the informational use of Spanish has a large influence as well when confusion is higher. That is, when Spanish is not used in an informational way, and Hispanic consumers are confused, discrimination is at its highest. When confusion is low, informational use of Spanish has a milder effect. However, the expected interaction between symbolic and informational use and confusion was not significant.

As expected, language influences cultural sensitivity, attitude towards the bank and intention to use the bank. The interaction between informational and symbolic language use is significant; however the mean plot is not as expected. In Fig. 5, it is only when both informational and symbolic Spanish language use is high that there is an increase in cultural sensitivity. A similar pattern is observed for both attitude towards the bank and intention to use the bank, in that the expected interaction is significant, but the pattern of the mean plots is the same as for cultural sensitivity. To have high levels of cultural sensitivity, attitude towards the bank and intention to use the bank, one needs Spanish used in both informational and symbolic ways. (See Figs. 6 and 7.)

H3 is supported such that the effects of confusion on attitude towards the bank and intention to use the bank are completely mediated by the representational level variables of perceived discrimination and cultural evaluation. Confusion's direct effect on banking response was not significant as noted by the parameters in Table 4. That is, the importance of confusion on banking response is that confusion per se
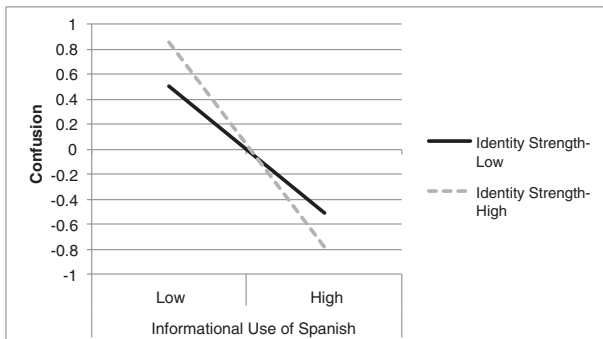

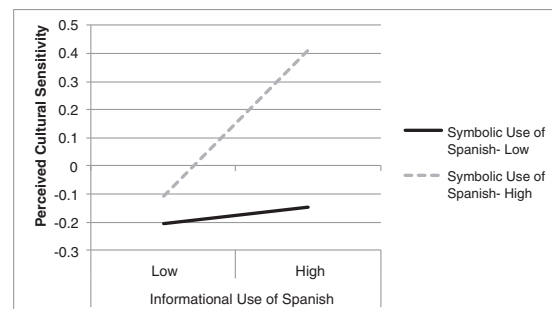**Fig. 3.** The effect of informational Spanish use and Hispanic identity on confusion.

Fig. 5. The effect of informational and symbolic language usage on perceived cultural sensitivity.
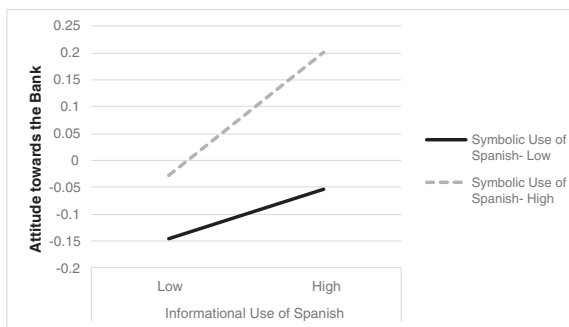
Fig. 6. The effect of informational and symbolic language usage on attitude towards the bank.

is not the critical element of how people choose banks, instead the critical element is what kinds of causal inference is made about who is to blame for that confusion.

Finally, the parameter for convenience is modest at 0.07 for attitude towards the bank and 0.14 for intention to use the bank, less than the parameter of discrimination in both cases and less than 20% of the size of the cultural evaluation parameter for both. Compared to convenience, the language effects studied are large.

4. Discussion

This study explores how the concept of the linguistic servicescape integrates research on both the informational and symbolic effects of ethnic language usage in ethnic-targeted retail services, in this case, retail banking, particularly in an area known for ethnolinguistic tension such as Southern California. In general, the paper supports the notion that the effects are multifaceted and more complex than first hypothesized. The linguistic servicescape in a hypothetical retail bank affects not only the level of confusion that Hispanic immigrants feel, but also their perceptions of discrimination and service provider's sensitivity to culture. In fact, confusion does not affect banking response directly; its effect is entirely mediated by attributions of discrimination and sensitivity. Given the interactions of informational and symbolic language usage on cultural evaluation and consumer response to the banking service, this study demonstrates that neither the informational nor symbolic effects of language can be adequately studied in isolation.

4.1. Managerial and public policy implications

This research also builds on prior discussions of the role of language in a servicescape and supports Holmqvist's (2011) assertion that not only do consumers prefer to be served in their own language, but also language used in the service encounter has emotional connotations that go beyond communicating mere facts. Failure to properly accommodate a language group leads to confusion, a feeling of a lack of cultural sensitivity from the service provider and attributions of possible
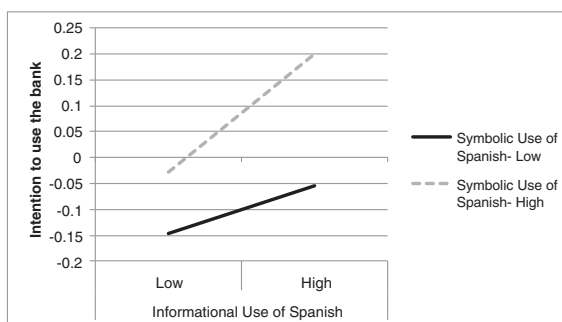

Fig. 7. The effect of informational and symbolic language usage and intention to use the bank

discrimination. The likelihood of a customer maintaining a long-term relationship with the bank is also affected. Based on these findings, service marketers should not only plan to employ trained multilingual staff to meet consumers' informational needs but should also be aware of the symbolic role that the signage and promotional materials play in the linguistic servicescape.

The scenario presented here as a complex banking service encounter has much informational content that could be misunderstood with serious consequences. When confusion occurs, ethnic consumers, particularly those in a situation in which the use or display of their language may be stigmatized, may make attributions of racial discrimination. Those trying to communicate effectively to ethnic-language-dominant consumers need to get across not only the specific informational content they want to convey, but also need to avoid confusing these consumers with symbolic information in a language they do not understand. The research presented here shows that providing more information in another language is not significant in itself in reducing feelings of a lack of cultural sensitivity and discrimination from the service provider in our experiment. An understanding of language's symbolic role in the linguistic servicescape is vital to managing these risks for service providers.

Management needs to realize that it is entirely possible that a service provider may attempt to accommodate Hispanic immigrants by using some Spanish, but still become saddled with perceptions of discrimination. That is, ethnic consumers may see discrimination where none may have been intended. One possible defense a service provider may use is to provide ethnic language services at both a symbolic and informational level. In other words, managers need to create a linguistic servicescape in which they have planned language as a resource for its informational and symbolic functions. In practice, this means targeted other-language advertising and promotional materials, adequate other-language signage for wayfinding to the trained, bilingual employee who understands the business necessity of speaking to immigrant customers in their native language. Employee language abilities need to be criteria for hiring as well as for scheduling. As Van Vaerenbergh and Holmqvist (2014) suggest, managers should take necessary steps to ensure that consumers are indeed served – in the broadest sense of the word – in their native language.

However, probably the most important managerial implication is the size of language effects relative to convenience. In pretests, banking consumers dominant in an ethnic language repeated regularly that they would bypass a closer branch to find one where they could speak their language. So strongly were such attitudes evident in pretests, that we included convenience to test the relative size of language effects—which turned out to be roughly twice that of convenience. Given the sizable cost of investing in bricks-and-mortar outlets, the minimal cost of investing in multilingual staff and language planning of an appropriate linguistic servicescape seems an attractive alternative. That is, supporting diversity is not just ethical practice—it can also positively impact the bottom line.

The results are also meaningful for public policy makers in the US and even Europe. In the update to the Community Reinvestment Act of 1977, American banks were supposed to be evaluated on their provision of services in other languages. Perhaps a standardized rubric which evaluates the existence, appropriateness and success of bank branches' linguistic servicescapes and language plans for servicing ethnic minority language speakers would help to encourage banks to invest the time and effort into planning this resource. Most recently, the successful resettling of immigrants to Europe – the largest number since post-World War II – will depend on their access to a variety of services in their native languages until they gain sufficient proficiency in their new country's language.

4.2. Limitations and future research

Any research though has limitations. This study investigates only one language group, Spanish-speaking, Hispanic immigrants in the United States, in one service setting, banking. Holmqvist and Van Vaerenbergh (2013) suggest that while being served in one's native

language is important, that importance does differ across countries or even possibly in a country as large as the United States, by regions. Future research could examine possible reasons why this is the case as well as extend the results to other service contexts such as medical or educational services. This study also used hypothetical scenarios in the experiment to gauge consumer reactions to different linguistic servicescapes. Although respondents found these situations realistic, future research could use field studies of mock ups of banks or retail settings along with observational approaches such as video recording to investigate further behavioral as well as attitudinal outcomes. In-store eye tracking could be used to identify exactly how much attention signage gets depending on the language used.

Future research needs to explore ways that non-discriminatory service providers can overcome misperceptions of racism against Hispanics and other minority groups. Possibly there are other methods of signaling accommodation in a genuine and enduring way. We also need to know more about when and how English becomes the preferred language for service interactions with and advertising to immigrants as they become increasingly bilingual.

This study has not considered possible Anglo reactions to extensive use of Spanish in many branches. Our initial inclination would be to suggest that because Anglos are not as subject to group-serving biases, they might merely ignore the Spanish they see. Again, in-store eye tracking could confirm the extent to which this happens. Such a finding would be what Touchstone et al.'s study (1999) shows in terms of Spanish language monolingual and bilingual advertising on billboards. However, African-Americans as another minority group might be more sensitive and future research may be instructive.

As mentioned above, we have only considered one retail setting, banking, where information exchange is often critical. For other services such as clothing or grocery retailing where retail scripts are less complex, inferences may be less central, but again, more research is needed. Another avenue for research would be the role of language in online servicescapes and how much inferred confusion, lack of cultural sensitivity and attributions of discrimination can occur in this context, versus that of traditional face-to-face service encounters.

Penaloza (1994) demonstrates that for Hispanic immigrants a great deal of the transition from Mexico, Central and South America to the United States is learning new consumer constructs, which are frequently English-based. The transition from Spanish to English may be considerably more complex than researchers have suspected and requires more applied research to be completely understood. This will be particularly so in the area of services, where the linguistic servicescape will become an increasingly important aspect of the servicescape which managers will need to consider, lest there be unintended consequences beyond the scope of business transactions.

Appendix A. Survey illustrations (without English and Spanish text)
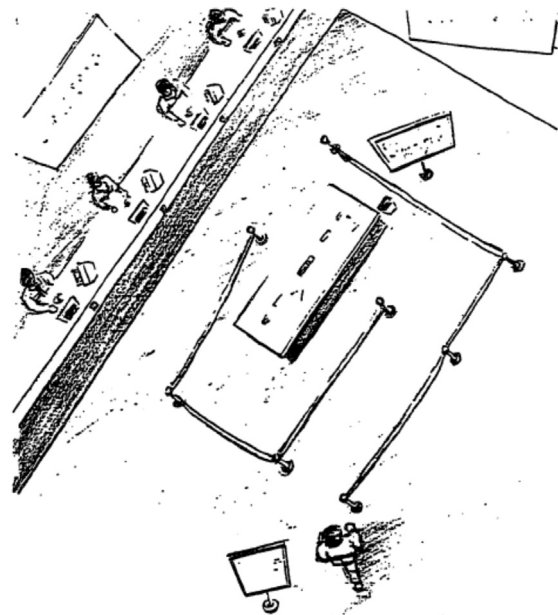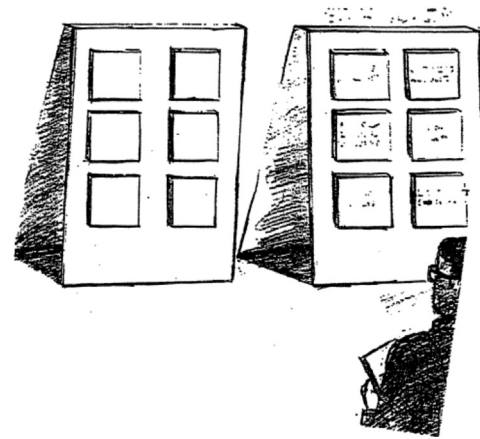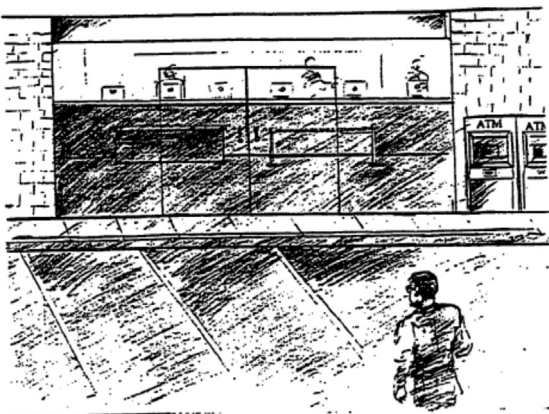
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